

**Information to identify the case:**

Debtor 1	<u>Jacqueline Seawright</u>	Social Security number or ITIN	xxx-xx-7693
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-20456-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jacqueline Seawright

8/24/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jacqueline Seawright  
 Debtor

Case No. 18-20456-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db  
 517548631 +Jacqueline Seawright, 3 Cinnamon Drive, Lumberton, NJ 08048-4206  
 517548633 +Citifinancial, 605 Munn Road E, Fort Mill, SC 29715-8421  
 517548635 +Commercial Recovery Systems, Re: Mitsubishi Motors, PO Box 570909, Dallas, TX 75357-0909  
 517548637 +Country Estates Townhouse Assoc., c/o Dan-Management Services, 520 Fellowship Road,  
 Suite B-208, Mount Laurel, NJ 08054-3408  
 517548637 +Creditors Interchange, Re: Fingerhut, 80 Holtz Drive, Suite 2, Buffalo, NY 14225-1470  
 517548638 +Dennis McInerney, Esq., 710 E Main Street, Suite 2B,  
 Re: Country Estates Townhouse Assoc., Moorestown, NJ 08057-3066  
 517548640 +Endeavor Emerg Squad, c/o DM Billings, PO Box 1016, Voorhees, NJ 08043-7016  
 517548642 +Fingerhut/Axsys, 11 McLeland Road, Saint Cloud, MN 56395-0001  
 517548648 +Lee Dennison, Esq., Re: Virtua Memorial Hospital; SC 1949-07, 231 High Street,  
 Mount Holly, NJ 08060-1450  
 517548649 +Mitsubishi Motor Credit, PO Box 6014, Cypress, CA 90630-0014  
 517548651 NCO Financial Systems, Re: Commerce Bank/TD Bank, PO Box 41466, Philadelphia, PA 19101  
 517548652 +NJ American Water, Box 371331, Pittsburgh, PA 15250-7331  
 517548653 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 517548655 +Quality Asset Recovery, Re: Cooper Health System, 7 Foster Ave, Ste 101,  
 Gibbsboro, NJ 08026-1191  
 517548656 +Randolph Walzer, Esq., PO Box 1234, Re: Citifinancial, Jackson, NJ 08527-0259  
 517548658 +South Jersey Emergency Physicians, PO Box 416052, Boston, MA 02241-6052  
 517548660 State of New Jersey, Department of Labor, John Fitch Plaza, PO Box 951,  
 Trenton, NJ 08625-0951

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 24 2018 23:26:48 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 24 2018 23:26:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: USDARHS.COM Aug 25 2018 03:08:00 USDA Rural Development, PO Box 790170,  
 St. Louis, MO 63179-0170  
 517548630 +EDI: CINGMIDLAND.COM Aug 25 2018 03:08:00 AT&T Mobility, PO Box 537113,  
 Atlanta, GA 30353-7113  
 517548632 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Aug 24 2018 23:27:17 Comcast,  
 1 Comcast Center, Philadelphia, PA 19103-2899  
 517548634 +EDI: CONVERGENT.COM Aug 25 2018 03:08:00 Convergent Outsourcing, Re: PSEG,  
 500 SW 7th Street, Building A 100, Renton, WA 98057-2983  
 517548636 +EDI: CREDPROT.COM Aug 25 2018 03:08:00 Credit Protection, Re: Comcast, 13355 Noel Road,  
 21st floor, Dallas, TX 75240-6837  
 517548639 +EDI: DCI.COM Aug 25 2018 03:08:00 Diversified Consultants, Re: Dish Network,  
 PO Box 551268, Jacksonville, FL 32255-1268  
 517548641 +EDI: BLUESTEM Aug 25 2018 03:08:00 Fingerhut, 6250 Ridgewood Rd,  
 Saint Cloud, MN 56303-0820  
 517548643 +EDI: AMINFOFP.COM Aug 25 2018 03:08:00 First Premier Bank, PO Box 5147,  
 Sioux Falls, SD 57117-5147  
 517548644 +E-mail/Text: bky@martonelaw.com Aug 24 2018 23:26:02 Frank Martone, Esq., Re: USDA,  
 1455 Broad Street, Bloomfield, NJ 07003-3047  
 517548645 +EDI: IIC9.COM Aug 25 2018 03:08:00 IC Systems, Re: S Jersey Emerg Phys, PO Box 64378,  
 Saint Paul, MN 55164-0378  
 517548646 EDI: JEFFERSONCAP.COM Aug 25 2018 03:08:00 Jefferson Capital System, Re: Fingerhut,  
 16 McLeland Road, Saint Cloud, MN 56303  
 517548650 +E-mail/Text: maureen@MHMUA.COM Aug 24 2018 23:27:55 Mt. Holly MUA, PO Box 486,  
 Mount Holly, NJ 08060-0486  
 517548654 +E-mail/Text: bankruptcy@pseg.com Aug 24 2018 23:26:02 PSE&G, Credit & Collection Center,  
 PO Box 490, Cranford, NJ 07016-0490  
 517548659 EDI: MERRICKBANK.COM Aug 25 2018 03:08:00 Spiegel, PO Box 5811, Hicksville, NY 11802  
 517548661 +EDI: USDARHS.COM Aug 25 2018 03:08:00 USDA, Rural Development,  
 Centralized Servicing Center, PO Box 790301, Saint Louis, MO 63179-0301  
 517548662 +EDI: VERIZONCOMB.COM Aug 25 2018 03:08:00 Verizon NJ, 500 Technology Drive,  
 Weldon Spring, MO 63304-2225

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517548647 ##+LDG Financial Services, Re: AT&T Mobility, 4553 Winters Chapel Rd,  
 Atlanta, GA 30360-2707  
 517548657 ##+Schiff & Schiff, Re: Citifinancial; DC 12071-04, PO Box 1000,  
 West Long Branch, NJ 07764-0730

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Aug 24, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2018 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Frank J Martone on behalf of Creditor USDA Rural Development bky@martonelaw.com  
John Zimnis on behalf of Debtor Jacqueline Seawright njbankruptcylaw@aol.com.  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6